

## Refine Search

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705/36t	8

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L19

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### Search History

DATE: Thursday, February 22, 2007

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<a href="#">L14</a>	'5745706'.pn.	1	<a href="#">L14</a>
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<u>L4</u>	L3 and (planning or designing or preparing or advising)	94	<u>L4</u>
<u>L3</u>	(retirement near group or retirement with group or retirement adj group)	248	<u>L3</u>
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L5: Entry 3 of 18

File: USPT

Jul 18, 2000

DOCUMENT-IDENTIFIER: US 6092047 A

TITLE: Apparatus and method of composing a plan of flexible benefits

Brief Summary Text (19):

The list of benefits may include at least: point-of-service (POS) medical product, health management organizations (HMO) medical product, Preferred Provider Organization (PPO) medical product, indemnity medical product, staff model HMO medical product, group short and/or long term disability, individual short and/or term disability, sick leave group term life insurance, accidental dismemberment and disability (AD&D) insurance, group universal life insurance, individual term life insurance, individual universal life insurance, whole life insurance, spousal or dependent life coverage, a 401(k) or other tax preferred retirement program, defined contribution retirement plan, defined benefit retirement plan, profit-sharing retirement plan, indemnity dental, health maintenance organization (HMO) dental, Preferred Provider Organization (PPO) dental, premium only Section 125 plan (a mechanism to provide many of the benefits on a tax preferred basis), medical reimbursement Section 125 account, dependent care Section 125 account, vision, prescription drug, prepaid legal, long-term nursing care, hospital income and dread disease.

Brief Summary Text (21):

Linear programming is an often used mathematical approach to make business decisions and, in particular, to develop a model whereby the limited resources of a business are employed to maximize profit. The use of liner programming is described in "Sets, Matrices, and Linear Programming" by Robert L. Childiss (Prentice-Hall--1974), Chapter 5--Linear Programming, Chapter 6--The Simplex Method, Chapter 7--Duality and Sensitivity Analysis, Chapter 8--Transportation and Assignment Problems, and Chapter 9--Integer Programming, pp 140-340. This reference is, however, silent as to the use of linear programming to the various problems of planning a plan of flexible benefits, much less how such techniques could be applied

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L5: Entry 4 of 18

File: USPT

Mar 21, 2000

DOCUMENT-IDENTIFIER: US 6041313 A

**\*\* See image for Certificate of Correction \*\***

TITLE: 401K user software

Brief Summary Text (5):

Retirement plans, such as 401(k) plans, comprise a labyrinth of complex rules, accounting procedures, investment options, testing and reporting schemes and, as such, have heretofore been unmanageable to the average person or small business. Because of the above cited complexities, the normal course of action is to retain the services of a professional retirement administrator to setup, operate, test and otherwise supervise the overall retirement plan established for a group of individual employees.

Brief Summary Text (13):

The patent to Valentino (U.S. Pat. No. 4,648,037) provides for a method and apparatus of a communication system for enabling an employee to access information by a terminal concerning their up-to-date savings plans and the values thereof, withdrawal information, explanations of provisions, employee benefit information (e.g., group life insurance, disability coverage, vested retirement, etc.), explanations of savings plan and benefit options, and benefit news bulletins.

Detailed Description Text (206):

Fiduciary Reports: (FIG. 28) This panel allows the employer to coordinate beginning and ending balance information from the mutual fund account statements with the data base stored within the program. The coordination of beginning year, and ending year, account balances with stored employee contribution data allows for the production of reports that are useful to the auditors in preparing the year end IRS 5500. To simplify the creation of the fiduciary reports, the software manufactures a diskette which can be used off-site by a data entry person to load in mutual fund account data. This diskette can then be read back into the program prior to publication of the report. Large companies can use several of these diskettes simultaneously so that several employees can collect and upload data into the program for speedy creation of the fiduciary report.

Detailed Description Text (211):

Auditor's Report 219: (FIG. 30) Reports can be created by user on an ad hoc basis. Their purpose is to assist the user (and Plan's auditors) in preparing a preliminary IRS Form 5500 263 or 5500C. Auditor's Reports are based upon the synthesis of stored data and user-input data. The user inputs both beginning (i.e. January 1st.) and year-end (i.e. December 31st.) dollar balance information derived from each separate mutual fund account. Between these two dates and balances the software inserts all contribution and related transaction information (i.e. rollovers, loan withdrawals and payments, share exchanges, corrections, hardship withdrawals, etc.) that occurs within the designated time-frame. Auditors can quickly verify account activity on a micro scale or macro scale. Reports are organized by user to fit auditor's requirements. Reports can be alpha-sorted by participant, by investment portfolio, by investment "type" or group. Reports render a complete overview of all the basic financial activity that occurred within the employer's plan for the year designated.

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